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B 1 (Official Form 1) (1/08)			Document	Pag	ge 1 o	f 6				
	United States B		Court					Voluntary Pe	tition	
Name of Debtor (if individual,	Name of Debtor (if individual, enter Last, First, Middle)				Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Deblor in the last 8 years (include married, maiden, and trade names):				(ii	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or (if more than one, state all): Street Address of Debtor (No. 3)			lo./Complete EIN	La (if	Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No /Complete Ell (if more than one, state all):					
		ate).		St	Street Address of Joint Debtor (No and Street, City, and State):					
821 N. Me Chicaso,		(Fr	60651						Comme j.	
County of Residence or of the I	Principal Place of Busir	ness.	P CODE	Cc	ounty of Re	sidence or	of the Principal F	Place of Business	ZIP CO s:	DE
Mailing Address of Debtor (if o		iress):					nt Debtor (if differ			
Chicago, Location of Principal Assets of	enard	<u>6</u>	2065		_		/ E ===== (== ====	tone attention of the	iliui (33)	
Location of Principal Assets of	H- ((Business Debtor (if dif	ZIP	P CODE						ZIP CO	DE
		iereni irom	street address abov	/e):					ZIP COI	
Type of Deb (Form of Organi		(Check o	Nature of Bus	siness			Chapter of Bai	nkruptcy Code	Under W	Vhich
(Check one b							the Petition	is Filed (Check	cone box)
See Exhibit D on page 2 of Corporation (includes LLC Partnership Other (If debtor is not one	See Exhibit D on page 2 of this form.			11 U.S.C § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank		Chapter 11 Chapter 12 Chapter 13 Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			oreign for oreign	
						Nature of Debts (Check one box.)				
			der Title 26 of the U	olicable.) ot organiz United St	ity able.) Debts are primarily consumer Debts are pri debts, defined in 11 U.S.C. business deb spanization sted States Debts are primarily consumer business deb spanization sted States					
	ing Fee (Check one box	()		Cha			Chapter II	Debtors		
Full Filing Fee attached.					ck one bo: Debtoris		usiness debtor as d	defined in 11 U.S	S.C. 8 101	1/51 D)
Filing Fee to be paid in inst signed application for the c unable to pay fee except in	ourt s consideration cer	rtifying that	t the debtor is	۱ <i>a</i>			ll business debtor			
Filing Fee waiver requested attach signed application fo	l (applicable to chapter	7 individua	als only). Must		Debtor's insiders of	r aimnates	noncontingent lique) are less than \$2,	uidated debts (e: 190,000.	xcluding o	debts owed to
C. C.J. W. 1				Chec	ck all appl A plan is Acceptan	licable box being filed ces of the p		d prepetition from	m one or i	more classes
Statistical/Administrative Infor								Pres & readely		PACE IS FOR
distribution to unsecur	unds will be available fafter any exempt proper ed creditors.	or distributi rty is exclud	ion to unsecured cre ded and administrat	editors. tive exper	nses paid, i	there will b	e no funds availal	ble for	COURT	USE ONLY UNITED NORT
Estimated Number of Creditors		_	F-3			سسس سسس		(n)		習ら
1-49 50-99 10 0-19	9 200-999 1	.000- 5,000	5,001-	10,001- 25,000	25,0 50,0		50,001- 100,000		Ę	TATES BERN DIS
Estimated Assets	00 to \$1 to	1,000,001 5\$10 nillion	\$10,000,001 \$ to \$50 fo	\$50,000.0 to \$100 million	001 \$100 to \$5 milli		\$500,000,001 to \$1 billion	RDNER MorVines SI book	2 2009	HILED WITED STATES BANKRUPTCY COUN NORTHERN DISTRICT OF ILLINOIS
50 to \$50,001 to \$100,00 550,000 \$100,000 \$500,00	00 to \$1 to] 1,000,001 5\$10 office	\$10,000,001 \$: to \$50 to	50,000,0 5 \$100 million	001 \$100 to \$5			More than \$1 billion		T CY COURT ILLINOIS

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Voluntary Petition	Document	1 agc 2 01 0	Page 2		
	ompleted and filed in every case.)	Name of Debtor(s):			
	All Prior Bankruptcy Cases Filed Within Last 8 Y	Jozette Carcentin	310		
Location		Case Number:	Date Filed:		
Location Where Filed: NOT	HEIN DIST OF ILLINOIS	06-07915	1-18-07		
Where Filed.		Case Number:	Date Filed		
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or Affil	into of this Debton (Ifmonth and Inc.)	<u> </u>		
Name of Debtor	y speaks, tureder, or start	Case Number:	Date Filed:		
District:			Date Fileu.		
District.		Relationship:	Judge.		
	Exhibit A				
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12. or 13 of title 11. United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes and Exhibit C is attached and made a part of this petition.					
☐ Exhibit D of	Exhibit by every individual debtor. If a joint petition is filed, completed and signed by the debtor is attached and m ition: also completed and signed by the joint debtor is attack	each spouse must complete and attacl	n a separate Exhibit D.)		
☐ Debt	Information Regarding the (Check any applicator has been domiciled or has had a residence, principal place of bedding the date of this petition or for a longer part of such 180 days	ble box.)	80 days immediately		
☐ Then	e is a bankruptcy case concerning debtor's affiliate, general partne	er, or partnership pending in this District.			
	Certification by a Debtor Who Resides as a (Check all applicable	e boxes.)			
Landlord has a judgment against the debtor for possession of debtor's residence (If box checked, complete the following.)					
	(Name of landlord that obtained judgment)			
	(.	Address of landlord)			
De ent	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
☐ Dei	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
☐ Del	Debtor certifies that he/she has served the Landlord with this certification (11 U.S.C. § 362(1)).				

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B I (Official Form) I (1/08)	D 2
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s)
	natures
Signature(s) of Debtor(s) (Individual/Joint)	
I declare under penalty of perjury that the information provided in this petition is true and correct [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition X Signature of Joint Debtor Telephone Number (if not represented by attorney)	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is triand correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
Date	Date
Date Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § \$110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Title of Authorized Individual Date Description on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition Signature of Authorized Individual Title of Authorized Individual Date	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

B 1D (Official Form 1, Exhibit D) (12:08)

UNITED STATES BANKRUPTCY COURT

In re Lozette Cycenfrel O Debtor	Case No
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EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

В	1D (Official	Form	1, Exh.	D) i	12/08)	- Cont

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debto

Date: 6-12-09

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Products, JNC.

208 S. La Salle St Suite-814

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People's Gas Account #3500049891258 Funknown

Comcast
Account 4(773) 2951769
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8181 W. 183rd
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